



PATENT
Customer No. 22,852
Attorney Docket No. 09232.0001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Douglas W. GERHART et al.) Group Art Unit: 3691
Application No.: 10/667,459) Examiner: Thu Thao Havan
Filed: September 23, 2003) Confirmation No.: 9476
For: COLLATERALIZED LOAN MARKET)
SYSTEMS AND METHODS)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed July 13, 2007, the period for response extending to October 15, 2007 (October 13, 2007, being a Saturday), please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper, beginning on page 2.

Remarks follow the amendment section of this paper, beginning on page 11.